Subject: Follow-Up on PIPEDA Access Request – Non-Receipt of Records and Clarification Needed (December 24, 2025)

From Thesulfurgod@protonmail.com

To escalatedconcerns@scotiabank.com, plaintes-complaints@priv.gc.ca

Date Wednesday, December 24th, 2025 at 6:06 AM

Subject: Follow-Up on PIPEDA Access Request – Non-Receipt of Records and Clarification Needed (December 24, 2025)
To: escalatedconcerns@scotiabank.com
Cc: plaintes-complaints@priv.gc.ca
Dear Escalated Concerns Team,
I have not received a reply to my two most recent emails regarding my formal PIPEDA access request.
You previously indicated that the requested information was sent via secure email. Could you clarify whether this was sent through your customer portal rather than as an attachment?
I had hoped the records would be provided as PDF attachments delivered directly to my inbox via a secure email service (such as ProtonMail). Can you explain why this method is not possible?
If a portal link was provided, I appear to have lost track of the email containing it—please resend it. This email chain does not contain any portal links or secure emails with attachments.
My previous acknowledgment of receipt was likely due to a mistake on my part: I mistook a link to your support page/tutorial for the actual information.
To the best of my knowledge, the requested bank records and internal notes have not yet been provided.
Please forward the email in which they were sent, or provide the information again.
Thank you for your prompt attention.
Regards,
Brendan Rose
Applicant (self-represented)
File 2025-64274-I
437-432-9165
thesulfurgod@protonmail.com (mailto:thesulfurgod@protonmail.com)
Sent with Proton Mail secure email.

On Thursday, December 18th, 2025 at 11:35 AM, BRENDAN ROSE <thesulfurgod@protonmail.com> wrote:

> Point 1 - we not have recieved any email with the records. Please send them again with the records attached in the email. No need to send it via post.
>
> Point 3 - We are still awaiting your response on this, please send an update.
>
> Regards,
> Brendan Rose
> Applicant (self-represented)
> File 2025-64274-I
> 437-432-9165
> thesulfurgod@protonmail.com
>
> Sent with Proton Mail secure email.

On Friday, December 12th, 2025 at 6:40 PM, Escalated Customer Concerns Office Scotiabank <escalatedconcerns@scotiabank.com> wrote:

> Dear Brendan Rose,
>
> We refer to your email dated December 12, 2025, where you confirmed your request for information.
>
> Point 1 - All statements were provided to you through secure email in PDF format which you acknowledged receiving our email. Should you wish to also receive the statements by registered mail/courier to your home address, we can complete these arrangements for you early next week. The address we have on file for you (Stanley Ave) is the same address indicated on the Form 10 provided to us. Please confirm your decision if you wish to receive paper statements by mail at this address.
>
> Point 2 - We understand that in addition to the statements requested above that you are looking to obtain transaction records itemized as debits, credits, transfers, fees etc. Please be informed that the Bank does not hold separate recordkeeping. All transactions posted to your account are listed to your statements in date order of when they were processed clearly showing the type of transactions completed.
>
> The Bank has provided you access to this information when the statements were generated and once again, by this office via this case reference. We recommend the statements be reviewed.
>
> Point 3 - A separate email will follow to acknowledge receipt of your request for personal information where you are requesting any internal notes or correspondence referring to the reason for the account closure.
>
> Sincerely,
>
> **Amelia D.**
> Manager
> Directrice
>
> ---
>
> **Scotiabank** | **Escalated Customer Concerns Office**
> **Banque Scotia** | **Bureau de traitement des plaintes transférées**
> 44 King Street W, Toronto, Ontario, Canada M5H 1H1
> 44, rue King Ouest, Toronto, (Ontario), Canada M5H 1H1
> **English**: T 416-933-1700 or 877-700-0043
> escalatedconcerns@scotiabank.com
> **Français**: T 416-933-1780 ou 877-700-0044
> plaintestransferees@banquescotia.com
> www.scotiabank.com | www.banquescotia.com
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Ver la traducción al español

Subject: Re: PIPEDA-051519 / HRTO File 2025-64274-I – Access Request (Preferred Package *686)

Dear Amelia D.,

Thank you for your response and for initiating processing of my request.

As I am in receipt of Ontario Disability Support Program (ODSP) benefits and have limited financial resources, I request a full fee waiver for this access request under PIPEDA s.8(5) (minimal or no cost where appropriate).

Please confirm the waiver or provide any required documentation for the request.

I look forward to receiving the records (including internal notes/correspondence on closure) within the 30-day period.

Thank you for your assistance.

Brendan S. Rose

December 12, 2025

CC: plaintes-complaints@priv.gc.ca (keeps OPC informed)

Hide original message

On Friday, December 12th, 2025 at 6:51 PM, Escalated Customer Concerns Office Scotiabank <escalatedconcerns@scotiabank.com> wrote:

> Dear Brendan Rose,
>
> We acknowledge having received your request for personal information dated December 12, 2025. For your Preferred Package account ending in *686, you requested any internal notes or correspondence referring to the reason for account closure.
>
> We have initiated processing your request, and we will respond to you within 30 days. If a 30-day extension is required, we will notify you as soon as possible.
>
> Please be advised that we may charge a nominal fee for processing your request. If this is the case, we will provide you with an estimate of the cost.
>
> Scotiabank is committed to serving our customers. If you have any questions or concerns, please do not hesitate to contact us.
>
> Sincerely,
>
> **Amelia D.**
>
> Manager
>
> Directrice
>
> ---
>
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Dear Brendan Rose,

We acknowledge having received your request for personal information dated December 12, 2025. For your Preferred Package account ending in *686, you requested any internal notes or correspondence referring to the reason for account closure.

We have initiated processing your request, and we will respond to you within 30 days. If a 30-day extension is required, we will notify you as soon as possible.

Please be advised that we may charge a nominal fee for processing your request. If this is the case, we will provide you with an estimate of the cost.

Scotiabank is committed to serving our customers. If you have any questions or concerns, please do not hesitate to contact us.

Sincerely,

Amelia D.
Manager
Directrice

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Dear Brendan Rose,

We refer to your email dated December 12, 2025, where you confirmed your request for information.

Point 1 - All statements were provided to you through secure email in PDF format which you acknowledged receiving our email. Should you wish to also receive the statements by registered mail/courier to your home address, we can complete these arrangements for you early next week. The address we have on file for you (Stanley Ave) is the same address indicated on the Form 10 provided to us. Please confirm your decision if you wish to receive paper statements by mail at this address.

Point 2 - We understand that in addition to the statements requested above that you are looking to obtain transaction records itemized as debits, credits, transfers, fees etc. Please be informed that the Bank does not hold separate recordkeeping. All transactions posted to your account are listed to your statements in date order of when they were processed clearly showing the type of transactions completed.

The Bank has provided you access to this information when the statements were generated and once again, by this office via this case reference. We recommend the statements be reviewed.

Point 3 - A separate email will follow to acknowledge receipt of your request for personal information where you are requesting any internal notes or correspondence referring to the reason for the account closure.

Sincerely,

Amelia D.
Manager
Directrice

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Dear Brendan Rose,

In order to initiate your request for personal information and accurately provide you our response, please further clarify what you mean for point 1 when you say all transaction records / register. Having said this, I will be assisting you throughout this process.

The statements you received include transaction details / records such as:

- Point of Sale details, location, and amount.
- Deposits, how made and amount
- Withdrawals, how made i.e., Interac and amount
- ABMs (i.e., Shared)

We also appreciate knowing if you are raising a complaint with Scotiabank or if your request is limited to obtaining records.

In anticipation of your response.

Sincerely,

Amelia D.

Manager

Directrice

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Thank you for your assistance.

I will login in the morning.

Regards,
Brendan Rose
Applicant (self-represented)
File 2025-64274-I
437-432-9165
thesulfurgod@protonmail.com

Sent with Proton Mail secure email.

Hide original message
On Thursday, December 11th, 2025 at 3:56 PM, Escalated Customer Concerns Office Scotiabank <escalatedconcerns@scotiabank.com> wrote:

> Dear Brendan Rose,
>
> The requested statements were sent to you via our secure email services in PDF format. You would be able to save the PDF attachment to your desktop where you can then upload accordingly. The attachment contains 90 pages and due to the size content takes a few moments to upload prior to viewing the statements.
>
> Below is a link to Scotiabank's Secure Email Service User Guide for additional assistance:
>
> **https://www.scotiabank.com/ca/en/files/14/04/Scotiabank_Secure_Email_Customer_Guide_April_2014.pdf**
>
> Kindly reconfirm if you are able to complete the above steps and/or if you are receiving error messages.
>
> Sincerely,
>
> **Amelia D.**
> Manager
> Directrice
>
> ---
>
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On Thursday, December 11th, 2025 at 2:02 PM, Escalated Customer Concerns Office Scotiabank <escalatedconcerns@scotiabank.com> wrote:

> Dear Brendan Rose,
>
> Thank you for your email of December 10, 2025.

Due to the personal and confidential information you have requested and/or we require, we will respond to you via Scotiabank Secure Communication channel which is a service that enables Scotiabank employees to securely send and receive information using email.

The Scotiabank Secure Communication channel is managed by Scotiabank and all information sent and received does not leave the Bank's internal systems. The personal and confidential information in the secure email will not be displayed in your personal email inbox. Instead, you will receive a generic notification from escalatedconcerns@scotiabank.com indicating our office has sent you an email and you will be provided with instructions for registration.

To retrieve the content of the email, you are required to login to Scotiabank Secure Communication using your email address and password each time an email is sent or received via this channel.

Sincerely,

Amelia D.
Manager
Directrice

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Below is a link to Scotiabank's Secure Email Service User Guide for additional assistance:

https://www.scotiabank.com/ca/en/files/14/04/Scotiabank_Secure_Email_Customer_Guide_April_2014.pdf

Kindly reconfirm if you are able to complete the above steps and/or if you are receiving error messages.

Sincerely,

Amelia D.

Manager

Directrice

Scotiabank | **Escalated Customer Concerns Office**

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> The Scotiabank Secure Communication channel is managed by Scotiabank and all information sent and received does not leave the Bank's internal systems. The personal and confidential information in the secure email will not be displayed in your personal email inbox. Instead, you will receive a generic notification from escalatedconcerns@scotiabank.com indicating our office has sent you an email and you will be provided with instructions for registration.
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> To retrieve the content of the email, you are required to login to Scotiabank Secure Communication using your email address and password each time an email is sent or received via this channel.
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> Sincerely,
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> **Amelia D.**
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